

Checklist for Small Employers Evaluating Your Small Business Health Insurance Needs

Small businesses have special needs because they generally don't have a personnel department or benefits manager. If you're a small business, you need to think of your insurance agent as your benefits manager. Make sure the agent you choose has experience in working with small employer insurance.

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| Number of employees currently eligible for coverage | |
| Number of dependents | |
| Sex of employees | male |
| | female |
| Age of employees | |
| Number of employees and dependents of childbearing age | employees |
| | dependents |
| Number of employees/dependents with preexisting medical conditions | employees |
| | dependents |
| Number of employees with health problems making them high-risk | |
| Number of employees insured elsewhere | |
| What has the rate history been for comparable groups over the past five years? | |
| How is the rate calculated? | |
| Is the rate guaranteed? For how long? | |
| What will happen to premiums if one of my employees has a major claim? | |
| How will services be handled? | |
| Will the agent/broker or a customer service representative meet with employees and dependents? | |
| How long will it take to process a claim? | |
| How often will the employer be billed? | |
| Was the agent or broker knowledgeable about small-group insurance and able to answer my questions? | |